October 30, 2026

To Whom It May Concern

Company name	:	CCI Group, Inc.
Representative	:	Shuji Tsuemura, Representative Director and President
Code No.	:	7381, Prime Market, Tokyo Stock Exchange
Contact	:	Naotaka Terai, Managing Executive Officer, General Manager of Corporate Planning Department

Notice regarding the Medium-Term Business Strategy Update

CCI Group, Inc. (President: Shuji Tsuemura) formulates a medium-to long-term Business strategy that looks five to ten years into the future, and plans to update it every year, to implement the strategy more flexibly and speedily in response to rapid changes in social and business conditions.

In light of changes in key assumptions underlying the plan, including the rapid advancement of AI and accelerating increases in interest rates, we have updated the Medium-Term Business Strategy 2026, which was announced in April 2026, in conjunction with our interim financial results rather than waiting for the annual update. We hereby announce the updated strategy as the Medium-Term Business Strategy 2026 Plus, as outlined below.

1. Key updates

While maintaining our customer-centric management philosophy and the Group structure we aim to establish, we will promote the following three management transformations to enhance our ability to respond to changes in the environment and achieve both value creation and sustainable growth.

(1) Transformation to AI-native Management

- Position AI not merely as an efficiency measure, but as the corporate foundation for redesigning customer touchpoints, business operations, decision-making, information system development and operations, organizational structures and human resources from a customer-centric perspective.
- Clarify the respective roles of human and AI, establish mechanisms that put organizational knowledge and AI to work, and strengthen AI governance.

(2) Building a Co-Creation Platform

- Bring together knowledge, technologies, human resources, capital and data with diverse partners, including other financial institutions, regional companies, local governments, universities and technology companies, to create new value that cannot be achieved independently.
- In addition to providing services to financial institutions, fully develop businesses through joint ventures and strategic capital partnerships.

(3) Strengthening Governance Infrastructure

- Further enhance the effectiveness of the Board of Directors, CEO succession, Group governance and conflict-of-interest management, audits, third-party evaluations and dialogue with regulatory authorities as functions supporting future business development, thereby achieving both speed of transformation and risk management.

2. Medium-Term Performance Targets

We have updated our medium-to long-term performance targets to reflect advances in AI, rising interest rates, the materialization of business opportunities in the system sales business, and the stabilization of credit costs. Going forward, we will continue to build a management foundation capable of consistently achieving an ROE of 8.0% or higher, with the aim of sustainably achieving an ROE of 10.0% or higher from the fiscal year ending March 2033 onward.

(Unit: ¥100 million)

Metric	FYE March 2026		FYE March 2027	FYE March 2028	FYE March 2029	FYE March 2030
	Actual results	Achievement rate	6 months later	1.5 years later	2.5 years later	3.5 years later
Key Revenue and Cost Drivers and Their Impact by Fiscal Year For reference: BankWill Amortization Period through FY3/2032; at ¥4.0 billion per year			(1) Advances in AI (2) Rising interest rates* (3) Refinement of the system sales plan (4) Stabilization of credit costs (5) BankWill Amortization period shortened to 5 years			
			+20	+30	+35	+70
Ordinary profit (consolidated)	198	110.0%	265	285	310	410
Net income (consolidated)	126	114.5%	190	190	200	270
ROE*	5.9%	+0.8pp	8.3%	8.0%	8.0%	10.0%
OHR*	66%	-	60%	55～60%		

FY2032 onward



ROE 10.0% or more

※ Interest rate assumptions: Short-term (policy rate): 1.50% for the fiscal year ending March 2027 to 1.75% from the fiscal year ending March 2028 onward; Long-term (10-year Japanese government bond yield): 3.00% from the fiscal year ending March 2027 onward.

※ ROE is calculated based on profit attributable to owners of the parent divided by Basel III core capital for domestic banks.

※ OHR is calculated as the ratio of expenses to core gross operating profit.

The details of the Medium-Term Business Strategy 2026 Plus are available in the accompanying investor presentation.

■ Investor Presentation https://www.ccig.co.jp/english/ir/material/